

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

(Application Serial No.) (Filing Date) (Status-patented, pending, abandoned)

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Address all telephone calls to Daniel H. Golub at telephone number (215) 851-8268.

Address all correspondence to Daniel H. Golub
REED SMITH SHAW & McCLAY LLP
2500 One Liberty Place
Philadelphia, PA 19103-7301

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Inventor's Signature



Date 7/11/00

Full Name of co-inventor

David Hoog

Residence

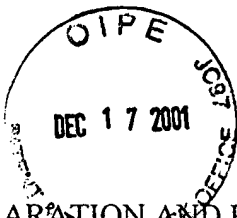
347 Bala Ave.

Post Office Address:

Bala Cynwyd PA 19004

Citizenship:

U.S.



COPY

Attorney Docket No. 99-40149-US

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor (along with Mark Mayers, David Fromer, Edward Zaccaria, Kurt Husar, Dennis Kane, Gary Hawk, and Paul O'Neill) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS FOR INSURING RISKS IN RESTRUCTURED ENERGY INDUSTRY AND COMPUTER-IMPLEMENTED SYSTEM FOR ISSUING AN INSURANCE POLICY WHICH INSURES RISKS IN RESTRUCTURED ENERGY INDUSTRY, the specification of which:

___ is attached hereto.

X was filed on August 6, 1999 as Application Serial No. 09/369,699 and was amended on _____ (if applicable).

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Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
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Inventor's Signature

Edward D Zaccaria Date 1-11-00

Full Name of co-inventor

Edward Zaccaria

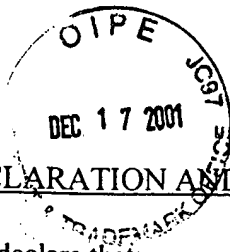
Residence

Post Office Address:

10 Spring Oak Dr
Newtown Pa 18940

Citizenship:

USA



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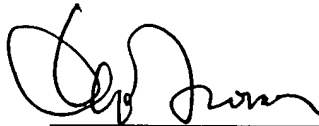
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Inventor's Signature



Date _____

Full Name of co- inventor

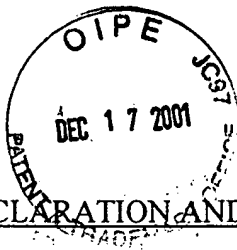
David Fromer

Residence

Post Office Address:

169 E 69th Street
New York
New York 10021
USA

Citizenship:



COPY

Attorney Docket No. 99-40149-US

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Inventor's Signature	<u>Mark Mayers</u>	Date _____
Full Name of co- inventor	Mark Mayers	
Residence	<u>160 E. 38th St</u>	
Post Office Address:	<u>New York</u>	
	<u>NY 10016</u>	
Citizenship:	<u>USA</u>	



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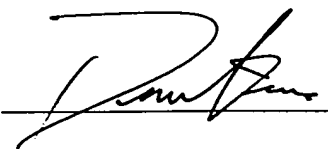
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Inventor's Signature

 Date 2/18/00

Full Name of co- inventor

Dennis Kane

Residence

26 River Avenue

Post Office Address:

Island Heights, NJ 08732

Citizenship:

U.S.A.



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Inventor's Signature

Kurt Husar Date 12/7/99

Full Name of co- inventor

Kurt Husar

Residence

Post Office Address:

1109 Cresskill Hill Dr
West Chester PA 19382

Citizenship:

USA



-Page 1 of 2-

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Inventor's Signature

 Date 12/7/99

Full Name of co-inventor

Gary Hawk

Residence

Post Office Address:

400 Jordan Ct
Monroe, GA 30655

Citizenship:

USA



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Inventor's Signature Paul O'Neill Date 11/19/1999

Full Name of co- inventor Paul O'Neill

Residence 4499 Forest Peak Circle
Post Office Address: Marietta, GA 30066

Citizenship: United States of America